

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RAMONA PARKER

Debtor(s)

Case No. 16-39703

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2016.
- 2) The plan was confirmed on 02/21/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/28/2017.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,910.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$1,910.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,746.94
Court Costs	\$0.00
Trustee Expenses & Compensation	\$88.06
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,835.00

Attorney fees paid and disclosed by debtor: \$290.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATLAS ACQUISITIONS LLC	Unsecured	390.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	1.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SERVICES	Unsecured	350.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	543.93	543.93	543.93	0.00	0.00
CHECK INTO CASH	Unsecured	1.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	1.00	NA	NA	0.00	0.00
Citistudntln	Unsecured	1.00	NA	NA	0.00	0.00
Citistudntln	Unsecured	1.00	NA	NA	0.00	0.00
Citistudntln	Unsecured	1.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,670.00	1,940.66	1,940.66	0.00	0.00
COMCAST	Unsecured	426.00	NA	NA	0.00	0.00
Crd Prt Asso	Unsecured	715.04	NA	NA	0.00	0.00
CREDIT COLLECTION SER	Unsecured	153.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTION	Unsecured	1.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	1.00	NA	NA	0.00	0.00
EXPRESS CASH MART OF ILLINOIS L	Unsecured	300.00	NA	NA	0.00	0.00
FIRST BANK OF DELAWARE	Unsecured	1.00	NA	NA	0.00	0.00
GATEWAY FINANCIAL	Unsecured	500.00	385.00	385.00	0.00	0.00
GATEWAY FINANCIAL	Secured	3,675.00	12,197.24	3,675.00	64.28	10.72
GATEWAY FINANCIAL	Unsecured	7,733.47	NA	8,522.24	0.00	0.00
GC SERVICES	Unsecured	2,036.16	NA	NA	0.00	0.00
GRANDPOINTE	Unsecured	1.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	429.69	766.26	766.26	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,711.11	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,896.00	3,392.70	3,392.70	0.00	0.00
JCA FUND LC SERIES 4141	Unsecured	1.00	NA	NA	0.00	0.00
JCC JC Christensen & Assoc.	Unsecured	1.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	384.86	644.70	644.70	0.00	0.00
MCS COLLECTIONS	Unsecured	1.00	NA	NA	0.00	0.00
MCSI	Unsecured	200.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MUNICIPAL COLLECTION OF AMERI	Unsecured	270.00	2,430.00	2,430.00	0.00	0.00
MUNICIPAL COLLECTION OF AMERI	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTION OF AMERI	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTION OF AMERI	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTION OF AMERI	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTION OF AMERI	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTION OF AMERI	Unsecured	270.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTION OF AMERI	Unsecured	270.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	1.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	1.00	NA	NA	0.00	0.00
OLD PLANK TRAIL COMMUNITY BA	Unsecured	21,720.94	NA	NA	0.00	0.00
PAYDAY ONE	Unsecured	1.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,614.12	1,614.12	1,614.12	0.00	0.00
RCN	Unsecured	1.00	NA	NA	0.00	0.00
Rjm Acq Llc (Original Creditor:Chil	Unsecured	1.00	NA	NA	0.00	0.00
Rjm Acq Llc (Original Creditor:Chil	Unsecured	1.00	NA	NA	0.00	0.00
Rjm Acq Llc (Original Creditor:Chil	Unsecured	1.00	NA	NA	0.00	0.00
South Suburban Bank	Unsecured	1.00	NA	NA	0.00	0.00
SPEEDYRAPID CASH	Unsecured	1.00	638.83	638.83	0.00	0.00
Stellar Recovery Inc	Unsecured	1.00	NA	NA	0.00	0.00
TCF FINANCIAL	Unsecured	1.00	NA	NA	0.00	0.00
TMobile	Unsecured	1.00	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	1.00	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	1.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	8,774.00	51,012.62	51,012.62	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	8,120.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	7,636.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	5,279.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	4,772.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	3,782.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	3,764.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	2,521.00	NA	NA	0.00	0.00
US DEPT OF ED/NELNET	Unsecured	1,250.00	NA	NA	0.00	0.00
Williams & Fudge Inc	Unsecured	2,490.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,675.00	\$64.28	\$10.72
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$3,675.00	\$64.28	\$10.72
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,392.70	\$0.00	\$0.00
TOTAL PRIORITY:	\$3,392.70	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$68,498.36	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,835.00</u>
Disbursements to Creditors	<u>\$75.00</u>
TOTAL DISBURSEMENTS :	<u>\$1,910.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/02/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.